



Order Filed on November 22, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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In Re:

Keysha M. Loatman

Case No.: 12-10176

Chapter: 13

Adv. No.: N/A

Hearing Date: 11/22/2016 @ 10:00 a.m.

Judge: Andrew B. Altenburg

**ORDER TO:**

1. **REINSTATE STAY AS TO WELLS FARGO HOME MORTGAGE**
2. **APPROVE LOAN MODIFICATION WITH WELLS FARGO HOME MORTGAGE**

The relief set forth on the following pages, numbered three (3) is hereby ORDERED.

**DATED: November 22, 2016**

  
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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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**Debtor:** Keysha M. Loatman

**Case No:** 12-10176/ABA

**Caption of Order:** 1. Reinstate Stay as to Wells Fargo Home Mortgage; and 2. Approve the Loan Modification of Debtors with Wells Fargo Home Mortgage

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Upon consideration of Keysha M. Loatman's application for an order to 1. Reinstate Stay as to Wells Fargo Home Mortgage; and 2. Approve the Loan Modification of Debtors with Wells Fargo Home Mortgage., and good cause appearing therefore, it is hereby

**IT IS HEREBY ORDERED AND ADJUDGED** that the automatic stay provisions of the Bankruptcy Code are hereby reinstated as to Wells Fargo Home Mortgage, the debtor's mortgage company re property located at 693 Wayne Avenue, Vineland, NJ 08360.

**ORDERED** that the Debtor is permitted to proceed with a loan modification Wells Fargo Home Mortgage.

**IT IS FURTHER ORDERED** Communication and/or negotiations between debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.

**IT IS FURTHER ORDERED** that in the event a loan modification is completed and pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to reflect the amount already paid by the Chapter 13 Trustee within thirty (30) days of the completion of the loan modification; and

**IT IS FURTHER ORDERED** that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and

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**Debtor:** Keysha M. Loatman

**Case No:** 12-10176/ABA

**Caption of Order:** 1. Reinstate Stay as to Wells Fargo Home Mortgage; and 2. Approve the Loan Modification of Debtors with Wells Fargo Home Mortgage

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**IT IS FURTHER ORDERED** that in the event the modification is not consummated; the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending the completion of the modification shall then be paid to secured creditor; and

**IT IS FURTHER ORDERED** that in the event the Proof of Claim is withdrawn or amends the arrearage portion the claim to zero (0), the Trustee may disburse funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

**IT IS FURTHER ORDERED** that Debtor shall file an Amended Schedule J and Modified Plan within fourteen (14) days of this Order.

**IT IS FURTHER ORDERED** that Debtor shall provide the Trustee with an executed copy of the Loan Agreement upon completion.